

In re: POGORZELSKI, ANDREW T.

§ Case No. 15-19256

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Debtor(s)

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on 06/02/2015. The undersigned trustee was appointed on 06/02/2015.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 14,394.50

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>21.49</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of <sup>1</sup>	\$ <u>14,373.01</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

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<sup>1</sup>The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 11/27/2015 and the deadline for filing governmental claims was 11/30/2015. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$2,189.45. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$2,189.45, for a total compensation of \$2,189.45<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00 for total expenses of \$0.00<sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 12/03/2015

By: /s/ Richard M. Fogel

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

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<sup>2</sup>If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Exhibit A

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# Form 1

## Individual Estate Property Record and Report

### Asset Cases

**Case No.:** 15-19256

**Case Name:** POGORZELSKI, ANDREW T.

**For Period Ending:** 12/03/2015

**Trustee Name:** (330720) Richard M. Fogel

**Date Filed (f) or Converted (c):** 06/02/2015 (f)

**§ 341(a) Meeting Date:** 07/15/2015

**Claims Bar Date:** 11/27/2015

1 Asset Description (Scheduled And Unscheduled (u) Property)		2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=\$554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	REAL PROPERTY 70 Chestnut Ct., Elgin, L (50% interest)	145,000.00	0.00		0.00	FA
2	CASH ON HAND	25.00	25.00		25.00	FA
3	BANK ACCOUNTS Checking Account: \$26.69 Savings Account: \$68.50	95.19	95.19		95.19	FA
4	HOUSEHOLD GOODS AND FURNISHING	1,750.00	500.00		500.00	FA
5	WEARING APPAREL	300.00	0.00		0.00	FA
6	FURS AND JEWELRY Watch: \$25 Wedding band: \$450	475.00	200.00		200.00	FA
7	FIREARMS AND HOBBY EQUIPMENT	250.00	0.00		0.00	FA
8	INTERESTS IN INSURANCE POLICIES	5,675.62	0.00		0.00	FA
9	PENSION PLANS AND PROFIT SHARING	60,097.65	0.00		0.00	FA
10	STOCK AND BUSINESS INTERESTS	Unknown	0.00		0.00	FA

Exhibit A

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

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Case No.: 15-19256

Case Name: POGORZELSKI, ANDREW T.

Trustee Name: (330720) Richard M. Fogel

Date Filed (f) or Converted (c): 06/02/2015 (f)

§ 341(a) Meeting Date: 07/15/2015

For Period Ending: 12/03/2015

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1 Asset Description (Scheduled And Unscheduled (u) Property)		2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=\$554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
11	INTERESTS IN INSURANCE POLICIES Beneficial interest in spouse's life insurances policies	Unknown	0.00		0.00	FA
12	AUTOMOBILES AND OTHER VEHICLES 2009 Harley Davidson	10,975.00	5,000.00		5,000.00	FA
13	AUTOMOBILES AND OTHER VEHICLES 1966 Ford convertible body	Unknown	179.81		179.81	FA
14	AUTOMOBILES AND OTHER VEHICLES 2012 Dodge Ram 2500 Mega Cab (50% interest)	14,710.00	0.00		0.00	FA
15	TAX REFUNDS (u)	0.00	Unknown		8,394.50	FA
	<b>Assets Totals</b> (Excluding unknown values)	<b>\$239,353.46</b>	<b>\$6,000.00</b>		<b>\$14,394.50</b>	<b>\$0.00</b>

#### Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): 03/31/2016

Current Projected Date Of Final Report (TFR): 03/31/2016

Exhibit B

## Form 2

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### Cash Receipts And Disbursements Record

**Case No.:** 15-19256  
**Case Name:** POGORZELSKI, ANDREW T.  
**Taxpayer ID #:** \*\*\_\*\*\*1293  
**For Period Ending:** 12/03/2015

**Trustee Name:** Richard M. Fogel (330720)  
**Bank Name:** Rabobank, N.A.  
**Account #:** \*\*\*\*\*5200 Checking  
**Blanket Bond (per case limit):** \$5,000,000.00  
**Separate Bond (if applicable):** N/A

1	2	3	4		5	6	7
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
10/02/2015		Kathy Jo Pogorzelski fbo Andrew Pogorzelski	Proceeds of sale per o/c 10-1-15		6,000.00		6,000.00
	{2}		Proceeds of sale \$25.00	1129-000			6,000.00
	{3}		Proceeds of Sale \$95.19	1129-000			6,000.00
	{4}		Proceeds of Sale \$500.00	1129-000			6,000.00
	{6}		Proceeds of sale \$200.00	1129-000			6,000.00
	{12}		Proceeds of sale \$5,000.00	1129-000			6,000.00
	{13}		Proceeds of Sale \$179.81	1129-000			6,000.00
10/27/2015	{15}	Kathy Jo Pogorzelski	50% of state income tax refund	1224-000	1,004.50		7,004.50

{ } Asset Reference(s) UST Form 101-7-TFR (5/1/2011)

! - transaction has not been cleared

Exhibit B

## Form 2

Page: 6

### Cash Receipts And Disbursements Record

**Case No.:** 15-19256  
**Case Name:** POGORZELSKI, ANDREW T.  
**Taxpayer ID #:** \*\*\_\*\*\*1293  
**For Period Ending:** 12/03/2015

**Trustee Name:** Richard M. Fogel (330720)  
**Bank Name:** Rabobank, N.A.  
**Account #:** \*\*\*\*\*5200 Checking  
**Blanket Bond (per case limit):** \$5,000,000.00  
**Separate Bond (if applicable):** N/A

1	2	3	4		5	6	7
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
10/30/2015		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	6,994.50
11/20/2015	{15}	Kathy Jo Pogorzelski	2014 federal income tax refund	1224-000	7,390.00		14,384.50
11/30/2015		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		11.49	14,373.01

<b>COLUMN TOTALS</b>	<b>14,394.50</b>	<b>21.49</b>	<b>\$14,373.01</b>
Less: Bank Transfers/CDs	0.00	0.00	
<b>Subtotal</b>	<b>14,394.50</b>	<b>21.49</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$14,394.50</b>	<b>\$21.49</b>	

Exhibit B

## Form 2

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### Cash Receipts And Disbursements Record

<b>Case No.:</b>	15-19256	<b>Trustee Name:</b>	Richard M. Fogel (330720)
<b>Case Name:</b>	POGORZELSKI, ANDREW T.	<b>Bank Name:</b>	Rabobank, N.A.
<b>Taxpayer ID #:</b>	**_***1293	<b>Account #:</b>	*****5200 Checking
<b>For Period Ending:</b>	12/03/2015	<b>Blanket Bond (per case limit):</b>	\$5,000,000.00
		<b>Separate Bond (if applicable):</b>	N/A

<b>TOTAL - ALL ACCOUNTS</b>	<b>NET DEPOSITS</b>	<b>NET DISBURSEMENTS</b>	<b>ACCOUNT BALANCES</b>
*****5200 Checking	\$14,394.50	\$21.49	\$14,373.01
	<b>\$14,394.50</b>	<b>\$21.49</b>	<b>\$14,373.01</b>

**Exhibit C****Exhibit C****Case: 15-19256****ANDREW T. POGORZELSKI**

Claims Bar Date: 11/27/15

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
FEE	Richard M. Fogel 321 N. Clark St. #800 Chicago, IL 60654 <2100-000 Trustee Compensation> , 200	Administrative 11/30/15		\$2,189.45 \$2,189.45	\$0.00	\$2,189.45
3	Department of the Treasury Internal Revenue Service, <5800-000 Claims of Governmental Units - § 507(a)(8)> , 570  Amended to \$0.00 by IRS on 12/3/15	Priority 09/02/15		\$1,403.93 \$0.00	\$0.00	\$0.00
1	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 09/01/15		\$15,316.10 \$15,316.10	\$0.00	\$15,316.10
2	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610  Scheduled as Gander Mountain	Unsecured 09/01/15		\$17,497.93 \$17,497.93	\$0.00	\$17,497.93
4	Conserv FS, Inc. c/o Teller, Levit & Silvertrust, P.C. ATTN: Edward S. Margolis 19 South LaSalle Street, Suite 701 Chicago, IL 60603 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 09/02/15		\$189,937.32 \$189,937.32	\$0.00	\$189,937.32
5	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 09/04/15		\$3,039.50 \$3,039.50	\$0.00	\$3,039.50
6	American Express Bank, FSB c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 09/30/15		\$6,122.23 \$6,122.23	\$0.00	\$6,122.23



**Exhibit C**

**Exhibit C**

**Case: 15-19256**

**ANDREW T. POGORZELSKI**

Claims Bar Date: 11/27/15

<b>Case Total:</b>	<b>\$0.00</b>	<b>\$234,102.53</b>
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**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 15-19256

Case Name: ANDREW T. POGORZELSKI

Trustee Name: Richard M. Fogel

**Balance on hand:** \$ 14,373.01

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00  
 Remaining balance: \$ 14,373.01

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Richard M. Fogel	2,189.45	0.00	2,189.45

Total to be paid for chapter 7 administrative expenses: \$ 2,189.45  
 Remaining balance: \$ 12,183.56

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00  
 Remaining balance: \$ 12,183.56

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
3	Department of the Treasury Internal Revenue Service	0.00	0.00	0.00

Total to be paid for priority claims: \$ 0.00  
 Remaining balance: \$ 12,183.56

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$231,913.08 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 5.3 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank Discover Products Inc	15,316.10	0.00	804.64
2	Quantum3 Group LLC as agent for Comenity Bank	17,497.93	0.00	919.25
4	Conserv FS, Inc. c/o Teller, Levit & Silvertrust, P.C. ATTN: Edward S. Margolis	189,937.32	0.00	9,978.36
5	Discover Bank Discover Products Inc	3,039.50	0.00	159.68
6	American Express Bank, FSB c o Becket and Lee LLP	6,122.23	0.00	321.63

Total to be paid for timely general unsecured claims: \$ 12,183.56  
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims: \$ 0.00  
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00  
Remaining balance: \$ 0.00